

Figure 1

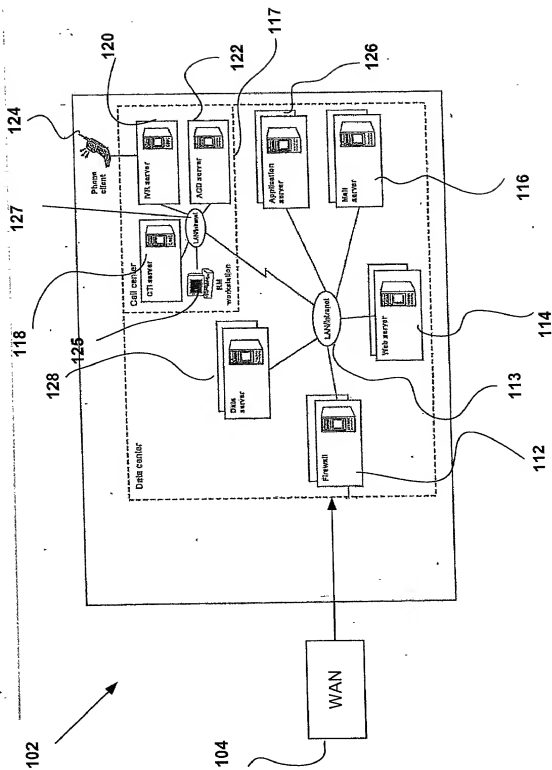


Figure 2

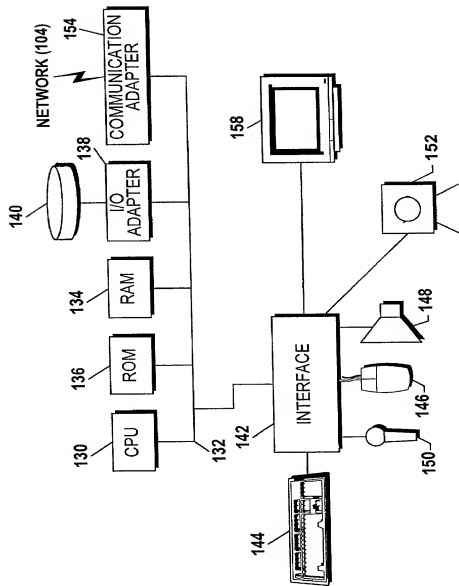


Figure 3

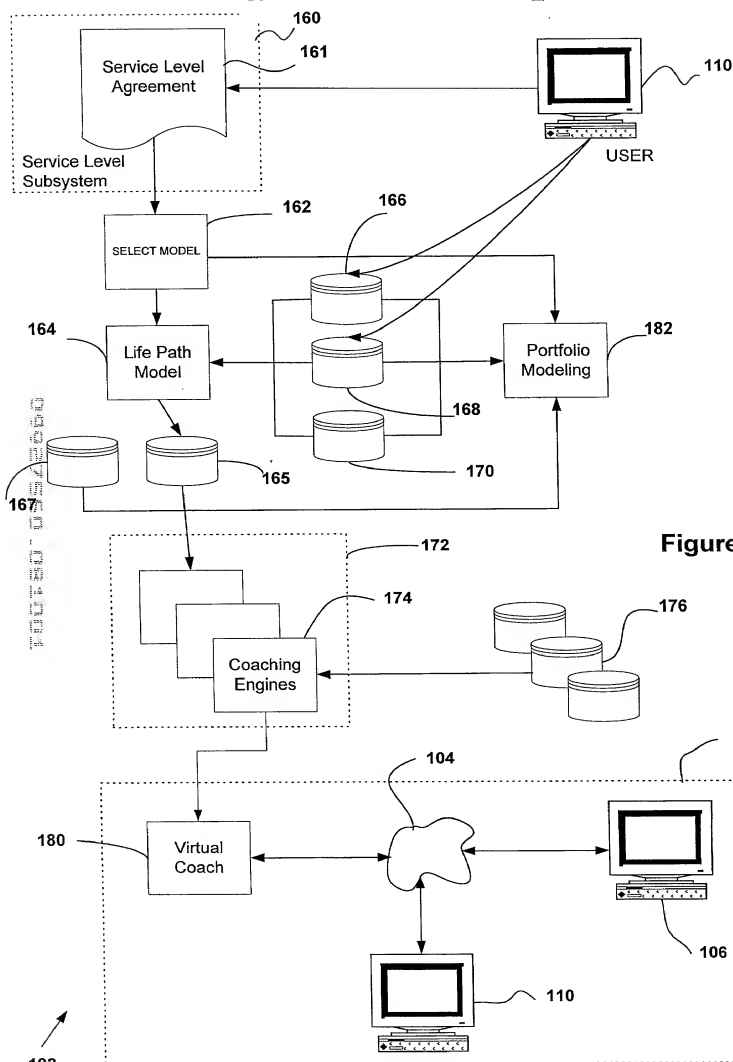
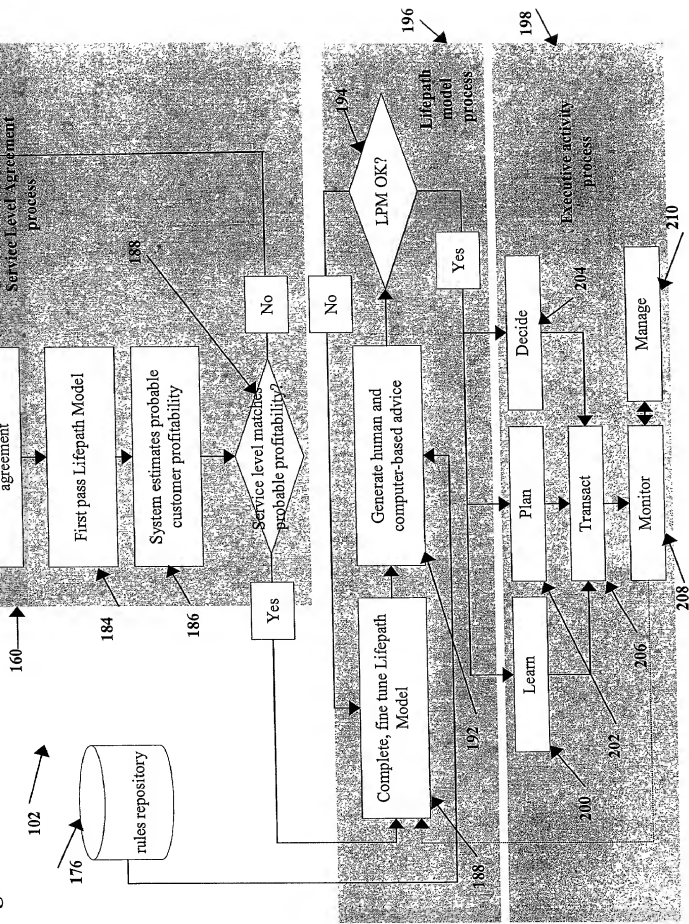
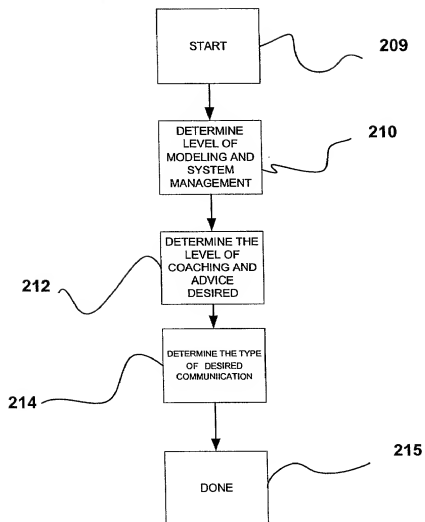


Figure 5





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FIGURE 6

Figure 7

The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

A Virtual Coach 'watches' the actions of the user and makes targeted comments.

Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.

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LEARN

PLAN

DECIDE

TRANSACTION

MONITOR

PRODUCTS & SERVICES

- Deposit Products
- Loan Products
- Mortgage
- Bridge Financing
- Consumer
- Home Improvement
- Line of Credit
- Credit Card



Contact Advisor

You've got mail!

1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
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1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
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1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
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1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
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1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
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1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s	1/r	1/q	1/p	1/o	1/n	1/m	1/l	1/k	1/j	1/i	1/h	1/g	1/f	1/e	1/d	1/c	1/b	1/a
1	2	3	4	5	6	7	8	9	0	+	-	×	÷	%	1/x	1/y	1/z	1/w	1/v	1/u	1/t	1/s</																		

Both your home purchase and your children's education are pushing you into the red. Revisit your home plans and consider a tax deferred education savings plan.

PERSONAL RISK MODEL

Include any combination of factors in your risk model...

☐ JOB LOSS 248

☐ DISABILITY 244

☐ CASUALTY

☐ MARKET DOWNTURN

☐ DIVORCE

☐ THEFT

☐ FIRE 250

☐ COLLUSION

☐ RISKY LIFE MODEL

LEARN

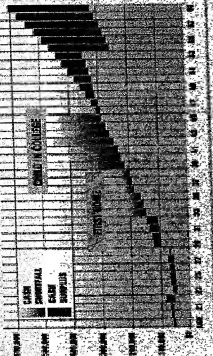
PLAN

DECIDE

TRANSACTION

MONITOR

Figure 8



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EXPENSES

REVENUE

Press each button in turn to do a Life Path for all sources of revenue and expense...

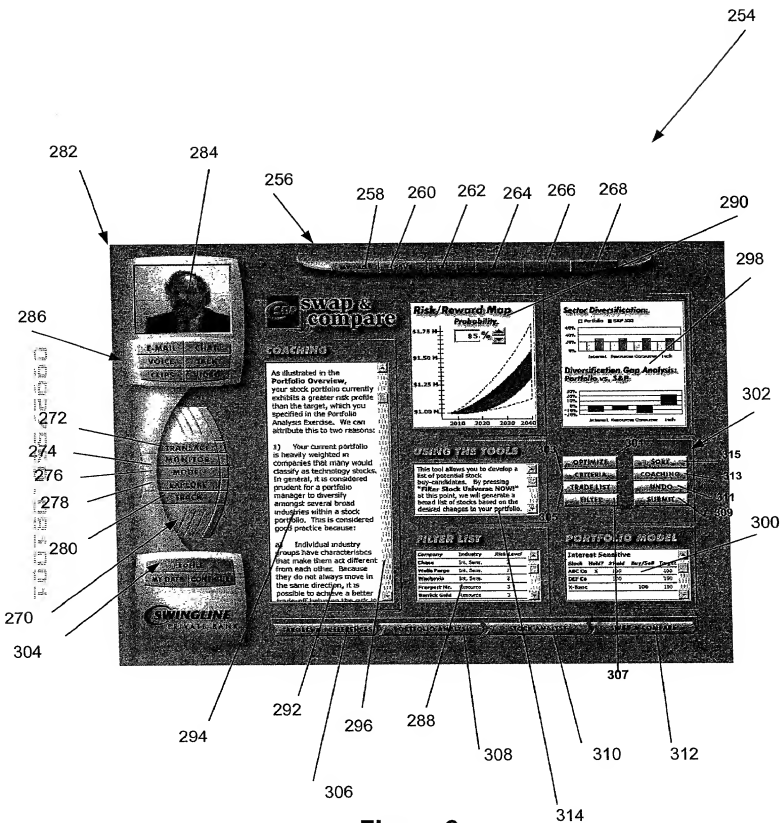
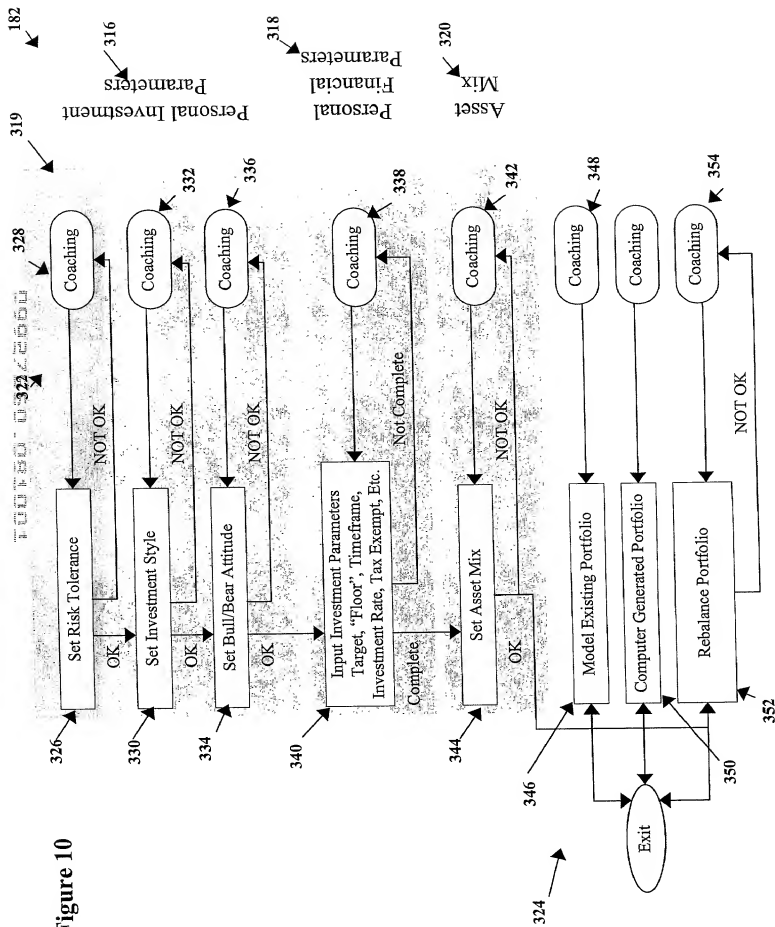


Figure 9

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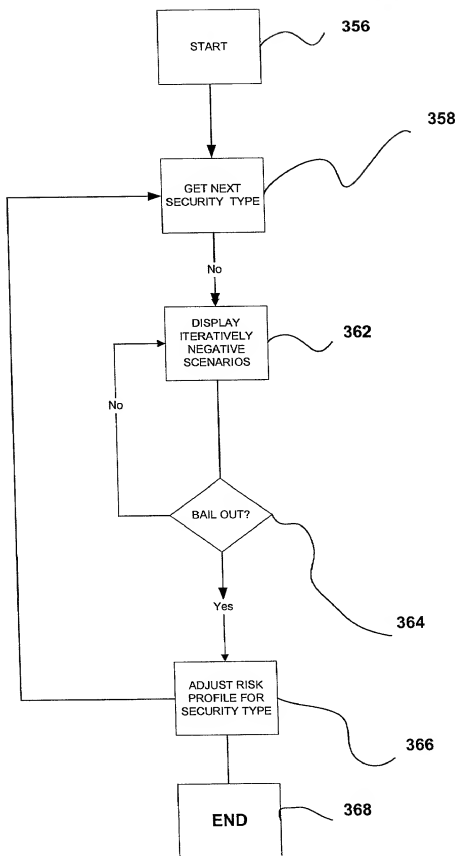


FIGURE 11

Figure 12

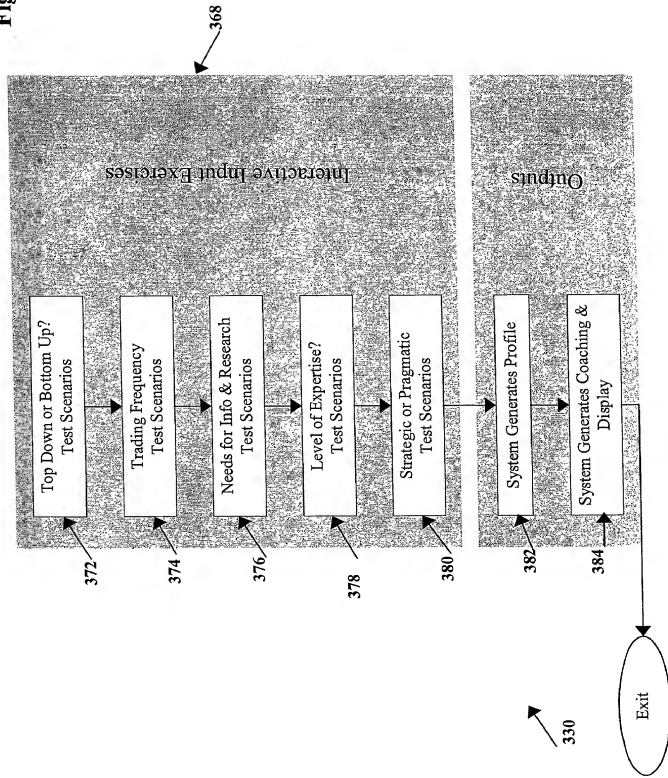
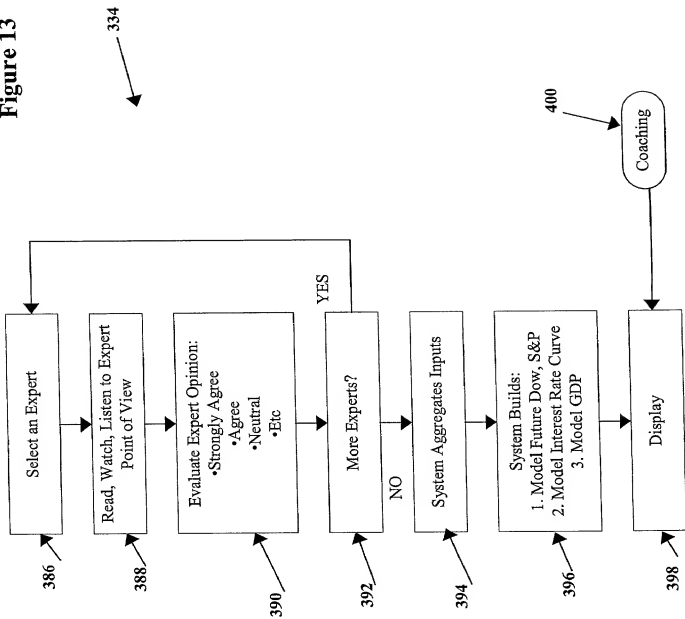


Figure 13



Computer
Generated
Portfolio
(No Coaching)

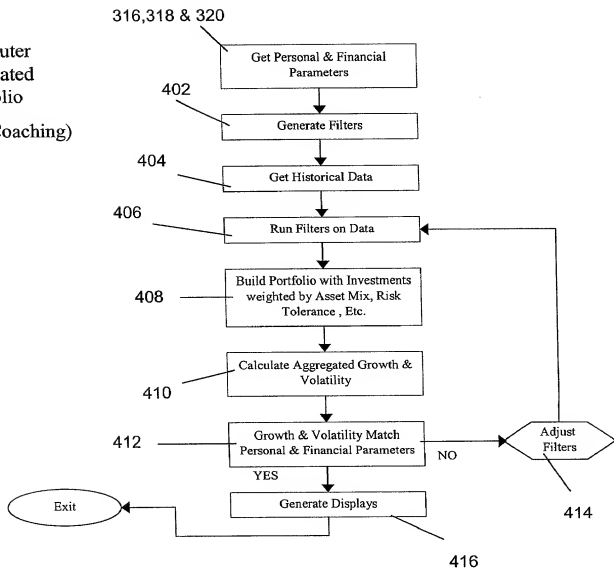


Figure 14

Model Existing
Portfolio

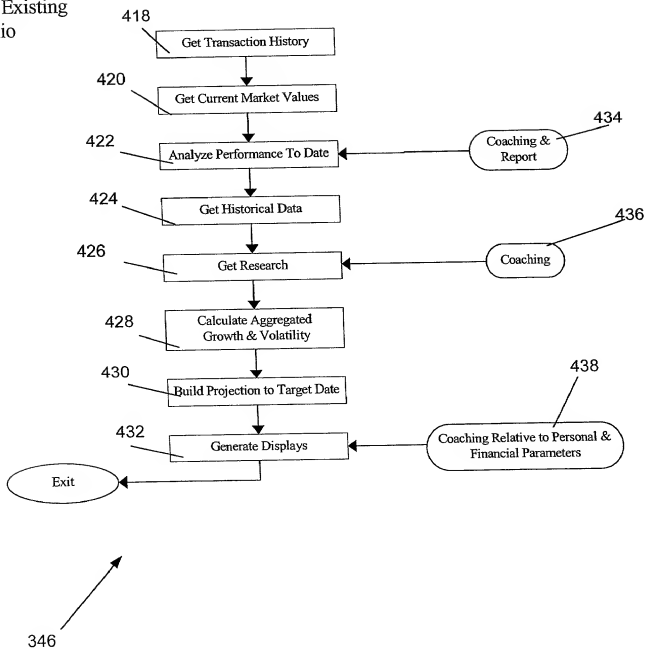
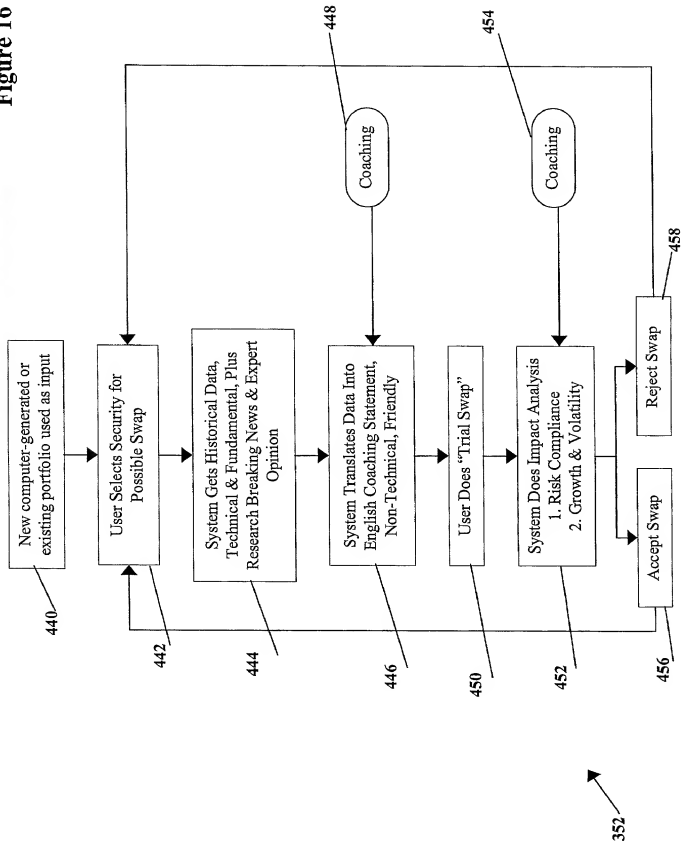


Figure 15

Figure 16



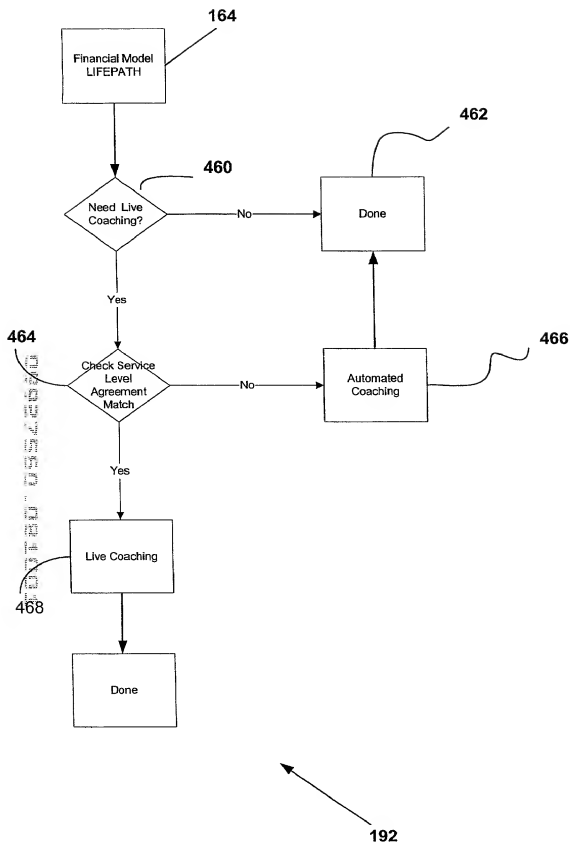


Figure 17